

STUDY LOAN APPLICATION FORM

B-G-1, Jalan 3/149E,
Taman Sri Endah,
Bangunan
Endah Promenade,
Bandar Baru
Sri Petaling, 57000.
Sri Petaling,
Kuala Lumpur.

Tel.:
+603 9054 3809

Fax:
+603 9055 3824

Email:
hq.care@tonegroup.net

Website:
www.tonegroup.net

INSTRUCTIONS:-

- The Application Form must be completed in writing by the Applicant.
An incomplete Application Form will not be considered.
- Please submit the completed Application Form to:-
TONE GROUP HQ
B-3-1, Jalan 3/149E, Taman Sri Endah,
Bangunan Endah Promenade,
Bandar Baru Sri Petaling,
57000 Sri Petaling,
Kuala Lumpur.
- The Applicant must attach the following documents:-
 - Copy of the Applicant's Identity Card/Passport;
 - Copy of the Guarantor's Identity Card;
 - Supporting document(s) on address; and
 - Supporting document(s) on financial status and bank statement

Please affix passport-sized photograph here

TERMS & CONDITIONS:-

- Applicant must be an active member of Tone Excel/ Tone Plus for more than one (1) year with minimum of eight (8) **ACTIVE** direct down-lines;
- This Study Loan is not applicable to Tone Excel/Tone Plus members who are at the Branch level onwards;
- Applicant must sign up for Auto Top-Up with a minimum amount of RM30.00;
- The Applicant household income is less than RM60,000.00 per annum or RM5,000.00 per month, or alternatively the Applicant household income is more than RM60,000.00 per annum or RM5,000.00 per month but with more than six (6) household dependents;
- Any application submitted after the 15th of every month, the application then will only be processed on the 15th of the following month;
- The processing of the application will take 30 working days for processing;
- The loan amount shall not be more than five (5) times of the latest monthly top up commission;
- Applicant should name a Guarantor;
- Guarantor must be an active member of Tone Excel/ Tone Plus for more than one (1) year and a commission earner;
- All disbursement expenses (e.g. stamp duty, printing and etc.) shall be borne by the Applicant;
- The Company reserves its right to change the terms and conditions at any time without prior notice; and
- The Company's decision is final.

A. PERSONAL DETAILS

Full Name (as per NRIC/Passport)				
Member ID				
NRIC/Passport No.				
Date of Birth				
Nationality				
Gender	Male	<input type="checkbox"/>	Female	<input type="checkbox"/>
Email Address				
Mobile Contact No.				
Home Contact No.				
Marital Status	Single	<input type="checkbox"/>	Married	<input type="checkbox"/>
			Divorced	<input type="checkbox"/>

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Address

Postcode

State

Correspondence

Address

Postcode

State

B. LOAN DETAILS

Loan Amount (RM)

C. PERSONAL DETAILS OF GUARANTOR

Full Name

(as per NRIC/Passport)

Member ID

NRIC/Passport No.

Date of Birth

Nationality

Gender

Male	<input type="checkbox"/>	Female	<input type="checkbox"/>
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Email Address

Mobile Contact No.

Home Contact No.

Marital Status

Single	<input type="checkbox"/>	Married	<input type="checkbox"/>	Divorced	<input type="checkbox"/>
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Commission Earner

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Monthly

Commission (RM)

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Address					
Postcode					
State					
Correspondence					
Address					
Postcode					
State					
Employment Status	Self-Employed	<input type="checkbox"/>	Under Employment	<input type="checkbox"/>	Retired
Name of Employer					
Office Address					
Postcode					
State					
Designation					
Annual Income (RM)					
Other Income (RM)					

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D. FAMILY PARTICULARS (parents, guardians, siblings/dependents)

FULL NAME	NRIC	RELATIONSHIP	OCCUPATION	ANNUAL INCOME (RM)

E. REFEREES (not related to the Applicant)

1st Referee

Full Name
(as per NRIC/Passport)

Occupation

Address

Postcode

State

Contact No

2nd Referee

Full Name
(as per NRIC/Passport)

Occupation

Address

Postcode

State

Contact No

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F. APPLICANT DECLARATION

I HEREBY declare that the above information provided in this FORM is true and correct. I authorise and consent Tone Excel Sdn Bhd/ Tone Plus Sdn Bhd to obtain official records, if necessary. I understand that any information which is inaccurate or false or omitted will render this application invalid and that, if admitted on the basis of such information, my application can be withdrawn or any study loan approved be revoked and/or any study loan granted be recalled.

I UNDERSTAND that I have to execute a Study Loan Agreement and to furnish a suitable guarantor prior to any loan amount granted to me.

Name

Signature

NRIC No

Date

OFFICE USE ONLY

Date Received

Supporting Document(s)	Complete	<input type="checkbox"/>	Incomplete	<input type="checkbox"/>
Application Status	Approve	<input type="checkbox"/>	Reject	<input type="checkbox"/>

Loan Amount (RM)

PERSONAL DATA PROTECTION ACT 2010 NOTICE

This privacy notice for personal data (“**PDPA Notice**”) is issued to all the members of **Tone Excel Sdn Bhd/Tone Plus Sdn Bhd** (“**the Company**”), pursuant to the statutory requirements of the Personal Data Protection Act 2010 (“**PDPA**”). This PDPA Notice explains how the Company collects and handles your personal information in accordance with the Malaysian Personal Data Protection Act 2010. Please note that the Company may amend this PDPA Notice at any time without prior notice.

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1. PERSONAL DATA

- 1.1 In order to enable the Company to process your application, the Company may need to and/or may be required to collect, record, hold, use, disclose and store (i.e. “process”) personal information and financial information about you, including but not limited to:
 - a) personal information to establish your identity and background;
 - b) personal information to establish your financial standing, creditworthiness and/or suitability for any of the Company services applied for (if required); and/or
 - c) personal information that you provide when you apply for any of the Company services.
- 1.2 You may be required to supply the Company with your name, address, phone number, e-mail address, photograph and other personal information requested in the form attached.
- 1.3 If you fail to supply the Company with such personal data, the Company may not be able to process your application.
- 1.4 The Company may obtain this information from yourself and from a variety of sources, including but not limited to:
 - a) through your relationship with the Company, for example information provided by you in application forms;
 - b) through your verbal and written communications with the Company and/or the Company authorised agents;
 - c) from third parties connected with you, such as employers, other Branch, Junior Center, and Service Center, guarantors subject to your prior consent; and/or
 - d) from such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted.
- 1.5 In respect of Personal Data of third parties and/or guarantors such as your spouse and family members, you warrant that you have obtained their consent allowing the Company to process their personal data and you will extend a copy of this Notice to them.

2. PURPOSE OF PROCESSING OF PERSONAL DATA

- 2.1 The purposes for which your personal data may be used are, but not limited to:-
 - a) To administer and conduct assessment of your application to get scholarship/medical loan/study loan from the Company;
 - b) To better understand your needs;
 - c) To provide services to you;
 - d) To process your payment transactions;

- e) For administration purposes;
- f) For security and fraud prevention purposes;
- g) For internal record keeping;
- h) For statistical analysis;
- i) For the purposes of our corporate governance;
- j) To better manage our business and your relationship with the Company;
- k) To produce data, reports and statistics which have been anonymised or aggregated in a manner that does not identify you as an individual;
- l) To protect or enforce our rights to recover any debt owing to the Company; and
- m) For any other purpose that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

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3. DISCLOSURE OF PERSONAL DATA

3.1. Your Personal Data provided to the Company or obtained by the Company shall be kept confidential by the Company. However, it may be necessary for the Company to engage third party companies, service providers or individuals to perform certain services on the Company's behalf. In such event, you hereby agree and consent that the Company may disclose and transfer your Personal Data to the third parties, within or outside Malaysia including without limitation, as follows:

- a) Banks and financial institutions;
- b) Insurance providers;
- c) Storage facility providers;
- d) Process servers;
- e) Law firms representing the Company;
- f) External advisors and other professional advisors, such as auditors; and
- g) Such other party as the Company deems necessary for the purposes mentioned in paragraph 2 above.

3.2. The Company shall also disclose and transfer the information to any statutory bodies, regulatory bodies and/or governmental authorities where legally required to do so.

4. REQUEST FOR ACCESS AND INQUIRIES

4.1. You may at any time hereafter request for access to, or request for rectification or correction of your Personal Data, or limit the processing of your Personal Data by the Company as the case may be, however subject to the exceptions and restrictions as may be contained under the applicable law. If you wish to do so, please contact the Company.

4.2. You may also contact the Company if you have any inquiries or complaints in respect of your Personal Data provided to the Company.

4.3. Please note that the Company has the right to refuse your request to access and/or make any correction to your Personal Data to the extent permitted under the applicable law.

We trust that you will consent to the processing of your personal data and that, you declare that you have read, understood and accepted the statements and terms herein.